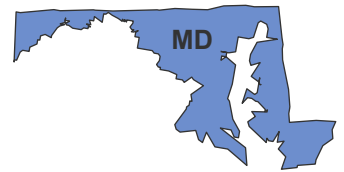


Exhibit 43



Company Amendments Agency Requirements



MARYLAND MONEY TRANSMITTER LICENSE

Instructions

When making changes to your record in NMLS, Maryland requires advance notification for some changes, see checklist below for details.

Fees

1. Maryland DOES NOT collect amendment fees for the following changes through NMLS during a timely advance notice filing:
 - Change of Address
 - Change of Name
 - Change of Other Trade Names
 - Change of Qualifying Individual
 - Change of Ownership
 - Change of Control Person
2. Maryland imposes a surcharge for each failure to timely provide advance notification of a change of address and/or change in control. In addition to the surcharge, the licensee must also file an application for a new license, together with all applicable application, investigation and NMLS processing fees. Maryland collects the surcharge for the following changes through a separate invoice in NMLS after review of filing:
 - Change in Control (see Md. Ann. Code, Financial Institutions §12-415) – \$500.00
 - Change of Address (see Md. Ann. Code, Financial Institutions §12-415) – \$500.00
3. All fees collected through NMLS ARE NOT REFUNDABLE.

How to submit Agency specific documents

1. If you are required to upload document(s) on NMLS for an Advance Change Notice:
 - a. In the NMLS document upload section; you must select Advance Change Notice for document type.
 - b. Documents required to be uploaded through Advance Change Notice are considered proposed documents. You will be required to upload final documents in the NMLS document upload section under the appropriate document type on the effective date of the change. If there isn't a document type available for a specific Advance Change Notice event, you must mail document(s) directly to the Maryland Commissioner of Financial Regulation.
2. If you are required to upload documents for an amendment that doesn't require Advance Change Notice:
 - a. In the NMLS document upload section, select the applicable document type.

3. If you are required to provide document(s) outside of NMLS:
- a. You must mail the document(s) along with the checklist within 5 business days to the following address:

For U.S. Postal Service or for Overnight Delivery:
Maryland Commissioner of Financial Regulation
Attn: Licensing Unit
500 N Calvert Street, Suite 402
Baltimore, Maryland 21202

NMLS Unique ID Number: _____

Applicant Legal Name: _____

FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED ADVANCE CHANGE NOTICE ITEM
<input type="checkbox"/>	N/A	<input type="checkbox"/>	CHANGE OF LEGAL NAME. Submit an ACN for a Change of Legal Name through the Company (MU1) form through NMLS. At least 60 days' notice must be given for this change.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	DOCUMENT REQUIRED FOR CHANGE OF LEGAL NAME: Upload copies of the following documents: <ul style="list-style-type: none"> All legal documents executed and associated with the change of name, including, but not limited to, any applicable amended articles of incorporation or articles of organization, merger agreements, or consent to change name agreements. Updated Surety Bond Rider: Licensees may submit their surety bond rider to MD in one of the following ways. <ol style="list-style-type: none"> Electronic Surety Bond: Contact the surety bond producer to inform them of the change and effective date so the producer can initiate the Surety Bond Rider Process in NMLS. Visit the ESB for NMLS Licensees page of the NMLS Resource Center for more information about the Electronic Surety Bond process. Upload your surety bond rider to NMLS (or new bond if applicable) that reflects the entity's new legal name. The name of the principal insured on the bond must match exactly the full legal name of applicant, including any Other Trade Names. The surety bond should be uploaded in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>[License Type] Surety Bond</i>.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	CHANGE OF MAIN ADDRESS. Submit an ACN for a Change of Main (Corporate) Address through the Company (MU1) form through NMLS. At least 60 days' notice must be giving for this change.
N/A	N/A	N/A	DOCUMENT REQUIRED FOR ACN OF CHANGE OF MAIN ADDRESS Upload copies of the following documents: <ul style="list-style-type: none"> All legal documents executed and associated with the change of

			<p>address, including, but not limited to, any applicable amended articles of incorporation or articles of organization, merger agreements, or consent to change address agreements.</p> <ul style="list-style-type: none"> • Updated Surety Bond Rider: <i>Licensees may submit their surety bond rider to MD in one of the following ways.</i> <ol style="list-style-type: none"> 1. Electronic Surety Bond: If you use have an Electronic Surety Bond in NMLS, no further action is required after updating the Main Address in the Company Form (MU1). 2. Upload your surety bond rider to NMLS (or new bond if applicable) that reflects the entity's new main address. The surety bond should be uploaded in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>[License Type] Surety Bond</i>.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAMES. Submit an ACN for an Addition, Change or Deletion of an Other Trade Name(s) through the Company (MU1) form through NMLS. At least 60 days' notice must be given for this change.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>DOCUMENT REQUIRED FOR ACN OF ADDITION, MODIFICATION OR DELETION OF OTHER TRADE NAME(S): Upload copies of the following documents:</p> <ul style="list-style-type: none"> • If adding or amending, other trade name registration certificate from the Maryland State Department of Assessments and Taxation • Updated Surety Bond Rider: <i>Licensees may submit their surety bond rider to MD in one of the following ways.</i> <ol style="list-style-type: none"> 1. Electronic Surety Bond: If you use have an Electronic Surety Bond in NMLS, no further action is required after updating the Main Address in the Company Form (MU1). 2. Upload your surety bond rider to NMLS (or new bond if applicable) that reflects the entity's change in other trade name. The name of the principal insured on the bond must match exactly the full legal name of applicant, including any Other Trade Names. The surety bond should be uploaded in NMLS under the Document Type <u>Surety Bond</u> in the <i>Document Uploads</i> section of the Company Form (MU1). This document should be named <i>[License Type] Surety Bond</i>.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>CHANGE OF LEGAL STATUS. <u>Generally, Maryland requires the submission of a new application, not an ACN, if the licensee's legal status is changing.</u> However, if the state of formation considers the change of legal status to be a continuation of the original entity and not a new entity, submit an ACN for a change of Legal Status within the Company (MU1) Form through NMLS. At least 60 days' notice must be given for this change.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>DOCUMENT REQUIRED FOR ACN OF CHANGE OF LEGAL STATUS: Upload copies of the following documents:</p> <ul style="list-style-type: none"> • Third party legal opinion to the licensee, on which the Agency may rely, from attorney authorized to practice in the licensee's state of formation, that confirms that the change of legal status is not considered a new entity in the state of formation.

			<ul style="list-style-type: none"> All applicable amended, supplemented or modified formation documents.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	ADDITION OR MODIFICATION OF AFFILIATES/SUBSIDIARIES. Submit an ACN for an addition or change in Affiliates/Subsidiaries within the Company (MU1) Form through NMLS. At least 60 days' notice must be given for this change.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	DOCUMENT REQUIRED FOR ACN OF ADDITION OR MODIFICATION OF AFFILIATES/SUBSIDIARIES: Upload copies of the following documents: <ul style="list-style-type: none"> A brief, but thorough, description of the change Any amendments or other modification or supplement to the following: <ul style="list-style-type: none"> The certificate of incorporation or articles of incorporation and bylaws (if a corporation), or The articles of organization and operating agreement (if a limited liability company), or The partnership agreement (if a partnership of any form), or The governing documents of any other form of business entity. Amended organizational chart showing: (1) the percentage of ownership, (2) if applicant is owned by another entity, entities or person, and/or (3) if the applicant has subsidiaries or affiliated entities.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	ADDITION OR MODIFICATION OF DIRECT OWNERS/EXECUTIVE OFFICERS. <ul style="list-style-type: none"> Submit an ACN for an addition or change in Direct Owners/Executive Officers within the Company (MU1) Form through NMLS. At least 60 days' notice must be given for this change. Note: Control Persons must also be reported on the Individual (MU2) Form. For the added direct owner (of 10% or more; if owner is a corporation, check applies to president, CEO, or majority owner of that corporation) or executive officer (any general partner, director or officer), authorize a FBI criminal background check (CBC) through NMLS. After authorizing a FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required. See the Criminal Background Check section of the NMLS Resource Center for more information. FBI Criminal Background Check for MU2 Individual: \$36.25 per person. Note: If you are able to 'Use Existing Prints' to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	DOCUMENT REQUIRED FOR ACN OF ADDITION OR MODIFICATION OF DIRECT OWNERS/EXECUTIVE OFFICERS: Upload copies of the following documents: <ul style="list-style-type: none"> A brief, but thorough, description of the change For the added direct owner/executive officer, Criminal background check clarifications - If <u>any</u> negative criminal history

			<p>is reported on the individual's Federal criminal background check, a written explanation and any applicable supporting legal documentation must be submitted. (This documentation includes, but is not limited to the final dispositions, orders of expungement, and any other court documents. If the documents are unavailable, provide a letter from the court that states that the documents are unavailable.)</p> <ul style="list-style-type: none"> Amended organizational chart showing: (1) the percentage of ownership, (2) if applicant is owned by another entity, entities or person, and/or (3) if the applicant has subsidiaries or affiliated entities.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION OR MODIFICATION OF INDIRECT OWNERS.</p> <ul style="list-style-type: none"> Submit an ACN for an addition or change in Indirect Owners within the Company (MU1) Form through NMLS. At least 60 days' notice must be given for this change. Note: Control Persons must also be reported on the Individual (MU2) Form. For the added indirect owner of 10% or more, authorize a FBI criminal background check (CBC) through NMLS. After authorizing a FBI criminal background check through the submission of the Company Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required. See the Criminal Background Check section of the NMLS Resource Center for more information. <p>FBI Criminal Background Check for MU2 Individual: \$36.25 per person.</p> <p>Note: If you are able to 'Use Existing Prints' to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>DOCUMENT REQUIRED FOR ACN OF ADDITION OR MODIFICATION OF INDIRECT OWNERS: Upload copies of the following documents:</p> <ul style="list-style-type: none"> A brief, but thorough, description of the change Any amendments or other modification or supplement to the following: <ul style="list-style-type: none"> The certificate of incorporation or articles of incorporation and bylaws (if a corporation), or The articles of organization and operating agreement (if a limited liability company), or The partnership agreement (if a partnership of any form), or The governing documents of any other form of business entity. Amended organizational chart showing: (1) the percentage of ownership, (2) if applicant is owned by another entity, entities or person, and/or (3) if the applicant has subsidiaries or affiliated entities.
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>ADDITION OR MODIFICATION OF QUALIFYING INDIVIDUALS.</p> <ul style="list-style-type: none"> Submit an ACN for an addition or change in Qualifying Individuals within the Company (MU1) Form through NMLS. At least 60 days' notice must be given for this change. Note: Control Persons must also be reported on the Individual (MU2) Form. For the added qualifying individuals, authorize a FBI criminal background check (CBC) through NMLS. After authorizing a FBI criminal background check through the submission of the Company

			<p>Form (MU1) and Individual Form (MU2), you must schedule an appointment to be fingerprinted if new prints are required. See the Criminal Background Check section of the NMLS Resource Center for more information.</p> <p>FBI Criminal Background Check for MU2 Individual: \$36.25 per person.</p> <p>Note: If you are able to 'Use Existing Prints' to process the FBI criminal background check, you DO NOT have to schedule an appointment. NMLS will automatically submit the fingerprints on file.</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>DOCUMENT REQUIRED FOR ACN OF ADDITION OR MODIFICATION OF QUALIFYING INDIVIDUALS: Upload copies of the following documents:</p> <ul style="list-style-type: none"> A detailed resume for added qualifying individual. For each position listed, resume must specifically state: job title, place of employment with full address, month and year employment began, month and year employment ended, and a description of duties and responsibilities in that position. For the added qualifying individual, Criminal background check clarifications - If <u>any</u> negative criminal history is reported on the individual's Federal criminal background check, a written explanation and any applicable supporting legal documentation must be submitted. (This documentation includes, but is not limited to the final dispositions, orders of expungement, and any other court documents. If the documents are unavailable, provide a letter from the court that states that the documents are unavailable.)
FILED IN NMLS	ATTACHED	NOT APPLICABLE	REQUIRED AMENDMENT ITEM
<input type="checkbox"/>	N/A	N/A	<p>GOOD STANDING STATUS: Applicants must be registered and in good standing with the Maryland Department of Assessments and Taxation (SDAT) to be licensed. The current good standing status may be verified on the SDAT website: http://dat.maryland.gov. (*Note: the certificate may be obtained online at: https://sdatcert1.resiusa.org/certificate_net/)</p>
<input type="checkbox"/>	N/A	<input type="checkbox"/>	<p>DISCLOSURE QUESTIONS. Provide complete details of all events or proceedings for any "Yes" answer to any of the Disclosure questions for company or any new Control Person or any new Manager.</p>

WHOM TO CONTACT – Contact the Commissioner of Financial Regulation licensing staff by phone at 410-230-6155 or 888-784-0136 for further assistance regarding Maryland specific requirements.

THE APPLICANT/LICENSEE IS FULLY RESPONSIBLE FOR ALL OF THE REQUIREMENTS OF THE LICENSE FOR WHICH APPLICANT/LICENSEE IS APPLYING. THE AGENCY SPECIFIC REQUIREMENTS CONTAINED HEREIN ARE FOR GUIDANCE ONLY TO FACILITATE APPLICATION THROUGH THE NMLS. SHOULD YOU HAVE QUESTIONS, PLEASE CONSULT LEGAL COUNSEL.